

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Application No. | : | 09/892,627 | Confirmation No.: | 5978 |
| Filed | : | June 28, 2001 | | |
| Applicants | : | Bill Kitchen et al. | | |
| Title: | : | Check Metaphor for Electronic Payment Authorization | | |
| TC/AU | : | 3696 | | |
| Examiner | : | Clement B. Graham | | |
| Atty Docket No. | : | 23952-0037 | | |
| Customer No. | : | 72386 | | |

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated December 23, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.